

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

KAREN L. SAPP

Debtor(s)

Case No. 16-21258JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/01/2016.
- 2) The plan was confirmed on 06/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/26/2016, 11/25/2019, 07/09/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/29/2021.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$105,091.15.
- 10) Amount of unsecured claims discharged without payment: \$2,104.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$129,190.34
Less amount refunded to debtor	\$2,487.75

NET RECEIPTS: **\$126,702.59**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,780.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,181.64
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$10,961.64**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE(*)	Secured	35,008.50	NA	NA	39,554.68	0.00
CHASE(*)	Secured	0.00	NA	24,190.00	24,190.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	197.16	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	135.14	135.14	135.14	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	0.00	197.16	197.16	197.16	78.87
CREDIT PROTECTION ASSOC++	Unsecured	854.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	539.96	539.96	539.96	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	0.00	28.70	28.70	23.94
PITTSBURGH WATER & SEWER AUTI	Secured	NA	0.00	0.00	0.00	0.00
PROFESSIONAL ACCOUNT MANAGE	Unsecured	72.00	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT MANAGE	Unsecured	104.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	86.52	86.52	86.52	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	86.52	86.52	86.52	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	86.52	86.52	86.52	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	83.03	83.03	83.03	0.00
STUART LIPPMAN ASSOCIATES	Unsecured	537.00	NA	NA	0.00	0.00
STUART LIPPMAN ASSOCIATES	Unsecured	537.00	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE BUN	Secured	50,000.00	51,745.72	0.00	30,945.00	0.00
US BANK TRUST NA - TRUSTEE BUN	Secured	0.00	19,704.91	19,704.91	19,704.91	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$70,499.68	\$0.00
Mortgage Arrearage	\$43,894.91	\$43,894.91	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$361.00	\$361.00	\$102.81
TOTAL SECURED:	\$44,255.91	\$114,755.59	\$102.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$882.55	\$882.55	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,961.64</u>
Disbursements to Creditors	<u>\$115,740.95</u>
TOTAL DISBURSEMENTS :	<u>\$126,702.59</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/12/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.